

## UNITED STATES BANKRUPTCY COURT

## EASTERN DISTRICT OF VIRGINIA

Richmond Division

In re George Esaf Shaheen

Case No. 11-31102

Debtor(s)

Chapter 7

**AMENDMENT COVER SHEET**

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- \_\_\_ Involuntary/Voluntary Petition [*Specify reason for amendment:* \_\_\_\_\_]  
 \_\_\_ Check if applicable: \_\_\_ Soc. Sec. No. amended. [*If applicable: An original, signed Official Form 21 was mailed/hand-delivered to the Clerk's Office on \_\_\_\_\_.\**]  
☒ Summary of Schedules (Includes Statistical Summary of Certain Liabilities and Related Data)  
 \_\_\_ Schedule A - Real Property  
☒ Schedule B - Personal Property  
☒ Schedule C - Property Claimed as Exempt  
 \_\_\_ **Schedule D, E, or F, and/or List of Creditors or Equity Holders – REQUIRES COMPLIANCE WITH LOCAL RULE 1009-1. ( \$30.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.)** Check applicable statement(s):  
    \_\_\_ Creditor(s) added \_\_\_ Creditor(s) deleted  
    \_\_\_ Change in amounts owed or classification of debt  
    \_\_\_ No pre-petition creditors added/deleted, or amounts owed or classification of debt changed. [Docket: Amended Schedule(s) and/or Statement(s), List(s)-NO FEE]  
    \_\_\_ Post-petition creditors added (Schedule of Unpaid Debts)  
**REMINDER: Conversion of Chapter 13 to Chapter 7 – only file Schedule of Unpaid Debts.**  
 \_\_\_ Schedule G - Executory Contracts and Unexpired Leases  
 \_\_\_ Schedule H – Codebtors  
 \_\_\_ Schedule I - Current Income of Individual Debtor(s)  
 \_\_\_ Schedule J - Current Expenditures of Individual Debtor(s)

[NOTE: The form "NOTICE TO CREDITOR(S) (RE AMENDMENT)" is still required when adding or deleting creditors.

\*Amendment of debtor(s) Social Security Number requires that this cover sheet together with a completed Official Form 21 – Statement of Social Security Number(s) be electronically filed or submitted to the Clerk's Office for "restricted" entry of the amended Social Security Number into the case record.]

- ☒ Statement of Financial Affairs  
 \_\_\_ Chapter 7 Individual Debtor's Statement of Intention  
 \_\_\_ Chapter 11 List of Equity Security Holders  
 \_\_\_ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims  
 \_\_\_ Disclosure of Compensation of Attorney for Debtor  
 \_\_\_ Other: \_\_\_\_\_

**NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES**

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: \_\_\_\_\_

Da November 18, 2013/s/ Bruce H. MatsonAttorney for Debtor(s) [or *Pro Se* Debtor(s)]

State Bar No.:

Mailing Address:

B6 Summary (Official Form 6 - Summary) (12/07)

**United States Bankruptcy Court**  
**Eastern District of Virginia**

In re **George Esaf Shaheen**

Case No. **11-31102**

Debtor

Chapter **7**

**AMENDED SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	784,800.00		
B - Personal Property	Yes	5	2,123,141.00		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		3,137,017.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			19,775.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			12,237.00
Total Number of Sheets of ALL Schedules		19			
Total Assets			2,907,941.00		
Total Liabilities				3,137,017.00	

In re **George Esaf Shaheen**Case No. **11-31102**

Debtor

**AMENDED SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash Pocket</b>	<b>J</b>	<b>125.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Sun Trust Checking ****9819 4071 on deposit, (\$2000 is tenant's deposit for 2112 Libbie Ave), \$1036 is debtor's interest</b>	<b>J</b>	<b>1,035.50</b>
		<b>Sun Trust Checking ***1878 (Federal Retirement Account)</b>	<b>H</b>	<b>3,663.00</b>
		<b>Sun Trust Checking *****1837 Social Security Account</b>	<b>H</b>	<b>5,797.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.		<b>Westwood Club Stock</b>	<b>H</b>	<b>0.00</b>
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Furniture, etc. 786 Cedar Run Trail Manakin Sabot, VA 23103 owned tenants by the entirety</b>	<b>J</b>	<b>2,037.50</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>x</b>			
6. Wearing apparel.		<b>Clothing</b>	<b>H</b>	<b>300.00</b>
7. Furs and jewelry.		<b>Wedding Ring Location: 786 Cedar Run Trail, Manakin Sabot VA 23103</b>	<b>H</b>	<b>300.00</b>
			Sub-Total >	<b>13,258.00</b>
			(Total of this page)	

**4** continuation sheets attached to the Schedule of Personal Property

In re **George Esaf Shaheen**Case No. **11-31102**

Debtor

**AMENDED SCHEDULE B - PERSONAL ROPERTY**  
(Continuation Sheet)

Type of Property	N O	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.		<b>2 handguns (.38 revolver), 2 shotguns (12 gauge), 1 rifle</b>	<b>J</b>	<b>1,500.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Metropolitan Life Insurance *****277A Stacie S. Townley Insured face value \$25,000</b>	<b>J</b>	<b>6,764.00</b>
		<b>Metropolitan Life Insurance *****276A Shirley E. Shaheen Insured, face amount \$25,000</b>	<b>J</b>	<b>6,572.00</b>
		<b>Metropolitan Life Insuranc *****278A Kimberly S. Wigg, face amount \$25,000</b>	<b>J</b>	<b>6,118.00</b>
10. Annuities. Itemize and name each issuer.	<b>x</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>x</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>American Funds - IRA Held at Financial Accounting Services, LTD</b>	<b>H</b>	<b>70,329.00</b>
		<b>American Funds DEF Benefit Plan Held at Financial Accounting Services, LTD</b>	<b>H</b>	<b>1,353,132.00</b>
		<b>Brokerage Account DEF Benefit Plan Held at Financial Accounting Services, LTD</b>	<b>H</b>	<b>280,352.00</b>
		<b>Hines QEIT DEF Benefit Plan Held at Financial Accounting Services, LTD</b>	<b>H</b>	<b>87,127.00</b>
		<b>Wells QEIT DEF Benefit Plan Held at Financial Accounting Services</b>	<b>H</b>	<b>78,566.00</b>
Sub-Total > (Total of this page)				<b>1,890,460.00</b>

Sheet **1** of **4** continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 7B) (12/07) - Cont.

In re **George Esaf Shaheen**

Case No.

**11-31102**

Debtor

**AMENDED SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		<b>Pershing</b>	<b>H</b>	<b>19,860.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>First Capital Bankshares</b> <b>Location: 786 Cedar Run Trail, Manakin Sabot VA 23103</b>	<b>J</b>	<b>412.50</b>
		<b>Bank of America 600 shares</b> <b>Location: 786 Cedar Run Trail, Manakin Sabot VA 23103</b>	<b>J</b>	<b>2,046.50</b>
		<b>30.5% membership interest in GDS &amp; Associates, LLC, owner of property located at 112 65th Street, Virginia Beach, VA. No income from same. Property assessed at \$890300, purchased 2001 for 2011; annual expenses approx \$8000 in real estate taxes, \$3600 annual utilities, other expenses provided on request. Market value is estimate based on discount for minority interest in LLC where majority interest is owned by family members.</b> <b>Location: 786 Cedar Run Trail, Manakin Sabot VA 23103</b>	<b>H</b>	<b>130,000.00</b>
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
<b>16.</b> Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.		<b>Proceeds of Retirement Account</b> (\$51,753.00-traceable to Chapter 7 trustee and \$60,500.00-traceable to money market account)		<b>112,253.00</b>
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
Sub-Total > (Total of this page)				<b>204,072.00</b>

Sheet **2** of **4** continuation sheets attached to the Schedule of Personal Property

In re **George Esaf Shaheen**

Case No. **11-31102**

Debtor

B6B (Official Form 8B) (12/07) - Cont.

**AMENDED SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2003 S430 Mercedes Location: 786 Cedar Run Trail, Manakin Sabot VA 23103</b>	<b>J</b>	<b>3,750.00</b>
		<b>2006 Mercedes ML 500 Location: 786 Cedar Run Trail, Manakin Sabot VA 23103</b>	<b>J</b>	<b>7,500.00</b>
		<b>1969 Volkswagen, not running, repairs needed and amount unknown Location: 786 Cedar Run Trail, Manakin Sabot VA 23103</b>	<b>J</b>	<b>100.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.		<b>Real Estate signs, computer (HP) Location: 786 Cedar Run Trail, Manakin Sabot VA 23103</b>	<b>H</b>	<b>1.00</b>
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
Sub-Total > (Total of this page)				<b>11,351.00</b>

Sheet 3 of 4 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **George Esaf Shaheen**

Case No. **11-31102**

Debtor

**AMENDED SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
<b>34.</b> Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.		<b>Burial Lot Mount Calvary Cemetery, Richmond, VA</b>	<b>-</b>	<b>4,000.00</b>

Sheet **4** of **4** continuation sheets attached to the Schedule of Personal Property

Sub-Total >	<b>4,000.00</b>
(Total of this page)	
Total >	<b>2,123,141.00</b>
(Report also on Summary of Schedules)	

B6C (Official Form 6C) (4/10)

In re **George Esaf Shaheen**Case No. **11-31102**

Debtor

**AMENDED SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

- ☐ 11 U.S.C. §522(b)(2)  
☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
786 Cedar Run Trail Manakin Sabot, VA 23103	Va. Code Ann. § 55-20.2; Va. Code Ann. § 55-37	445,150.00	890,300.00
Goose Pond Lot Manakin Sabot, VA 23103	11 USC 522(b)(3)(B); William v Peyton 104 F.3d 688	170,000.00	340,000.00
2112 Libbie Avenue Richmond, VA (Henrico) 23226	11 USC 522(b)(3)(B); William v Peyton 104 F.3d 688	88,400.00	176,800.00
5903 West Club Lane Richmond, VA 23226	11 USC 522(b)(3)(B); William v Peyton 104 F.3d 688	50%	325,000.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
<b>Sun Trust Checking</b>			
****9819			
4071 on deposit, (\$2000 is tenant's deposit for 2112 Libbie Ave), \$1036 is debtor's interest	Va. Code Ann. § 34-4	1,036.00	2,071.00
<b>Sun Trust Checking</b>			
***1878	5 USC 8346		
(Federal Retirement Account)		100%	3,663.00
<b>Sun Trust Checking *****1837</b>			
Social Security Account	42 USC 407	100%	5,797.00
Proceeds from Retirement Account (See Amended Schedule B)	Va. Code Ann. § 34-29	75%	121,000.00
<b>Household Goods and Furnishings</b>			
Furniture, etc. 786 Cedar Run Trail Manakin Sabot, VA 23103 owned tenants by the entirety	Va. Code Ann. § 34-26(4a) 11 USC 522(b)(3)(B); William v Peyton 104 F.3d 688	4,075.00 50%	4,075.00
<b>Wearing Apparel</b>			
Clothing	Va. Code Ann. § 34-26(4)	300.00	300.00
<b>Furs and Jewelry</b>			
Wedding Ring Location: 786 Cedar Run Trail, Manakin Sabot VA 23103	Va. Code Ann. § 34-26(1a)	300.00	300.00
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
2 handguns (.38 revolver), 2 shotguns (12 gauge), 1 rifle	11 USC 522(b)(3)(B); William v Peyton 104 F.3d 688	1,500.00	1,500.00



B6C (Official Form 6C) (4/10) -- Cont.

In re **George Esaf Shaheen**

Case No. \_\_\_\_\_

**11-31102**

Debtor

**AMENDED SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Interests in Insurance Policies</u></b>			
<b><u>Metropolitan Life Insurance</u></b>			
*****277A Stacie S. Townley Insured face value \$25,000			
Metropolitan Life Insurance *****276A	Va. Code Ann. § 34-4	100.00	6,572.00
Shirley E. Shaheen Insured, face amount \$25,000	Va. Code Ann. § 34-4	100.00	6,764.00
Metropolitan Life Insurance *****278A	Va. Code Ann. § 34-4	100.00	6,118.00
Kimberly S. Wigg, face amount \$25,000			
<b><u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u></b>			
American Funds - IRA Held at Financial Accounting Services, LTD	Va. Code Ann. § 34-34	70,329.00	70,329.00
American Funds DEF Benefit Plan Held at Financial Accounting Services, LTD	Va. Code Ann. § 34-34	100%	
Brokerage Account DEF Benefit Plan Held at Financial Accounting Services, LTD	Va. Code Ann. § 34-34	280,352.00	
Hines QEIT DEF Benefit Plan Held at Financial Accounting Services, LTD	Va. Code Ann. § 34-34	87,127.00	
Wells QEIT DEF Benefit Plan Held at Financial Accounting Services	Va. Code Ann. § 34-34	78,566.00	1,353,132.00
Pershing	Va. Code Ann. § 34-34	19,860.00	280,352.00 19,860.00
<b><u>Stock and Interests in Businesses</u></b>			
First Capital Bankshares Location: 786 Cedar Run Trail, Manakin Sabot VA 23103	11 USC 522(b)(3)(B); William v Peyton 104 F.3d 688 Va. Code Ann. § 34-4	412.50 1.00	87,127.00 78,566.00
Bank of America 600 shares Location: 786 Cedar Run Trail, Manakin Sabot VA 23103	11 USC 522(b)(3)(B); William v Peyton 104 F.3d 688 Va. Code Ann. § 34-4	2,046.50 1.00	4,093.00
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
2003 S430 Mercedes Location: 786 Cedar Run Trail, Manakin Sabot VA 23103	Va. Code Ann. § 34-26(7) Va. Code Ann. § 34-4 750	2,000.00 1,751.00	825.00 7,500.00
2006 Mercedes ML 500 Location: 786 Cedar Run Trail, Manakin Sabot VA 23103	Va. Code Ann. § 34-26(7) Va. Code Ann. § 34-4	7,500.00 1.00	15,000.00
1969 Volkswagen, not running, repairs needed and amount unknown Location: 786 Cedar Run Trail, Manakin Sabot VA 23103	Va. Code Ann. § 34-4	50.00	100.00

Sheet 1 of 2 continuation sheets attached to the Schedule of Property Claimed as Exempt

B6C (Official Form 6C) (4/10) -- Cont.

In re **George Esaf Shaheen**

Case No. **11-31102**

Debtor

**AMENDED SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Other Personal Property of Any Kind Not Already Listed</u></b>			
Burial Lot Mount Calvary Cemetery, Richmond, VA	Va. Code Ann. § 34-26(3)(i)	4,000.00	4,000.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Property Claimed as Exempt

Total: **2,690,267.13** **3,741,897.00**

**United States Bankruptcy Court**  
**Eastern District of Virginia**

In re **George Esaf Shaheen**

Debtor(s)

Case No. **11-31102**

Chapter **7**

**DECLARATION CONCERNING DEBTOR'S AMENDED SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing amended schedules, consisting of  
17 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **November 18, 2013**

Signature **/s/ George Esaf Shaheen**

**George Esaf Shaheen**

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court  
Eastern District of Virginia

In re **George Esaf Shaheen**

Debtor(s)

Case No. **11-31102**

Chapter **7**

**AMENDED**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

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**1. Income from employment or operation of business**

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

**\$2,038.00**

**\$33,902.00**

**\$166,573.00**

SOURCE

**2011 YTD: Husband VA Properties Inc. commission income**

**2010: Husband VA Properties Inc. commission income**

**2009: Husband VA Properties Inc. commission income**

**2. Income other than from employment or operation of business**

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$22,130.50</b>	<b>2011 YTD: Husband retirement and social security</b>
<b>\$191,748.00</b>	<b>2010: Husband retirement and social security</b>
<b>\$69,393.00</b>	<b>2009: Husband retirement and social security</b>

**3. Payments to creditors Complete a. or**

**b., as appropriate, and c.**

None

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
None	b. <i>Debtor whose debts are not primarily consumer debts:</i> List each payment or other transfer to any creditor made within <b>90 days</b> immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850 *. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS! TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
<b>VKS Partnership</b> <b>786 Cedar Run Trail</b> <b>Manakin Sabot, VA 23103</b> <b>sisters (Amt owing includes amounts owed by debtor to debtor as a partner)</b>	<b>4200 during past year to co-partners in VKS (who are sisters), \$350/month to sisters in ordinary course payments have been made under a 1984 note for 27 years</b>	<b>\$4,200.00</b>	<b>\$7,017.00</b>

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>BB&amp;T v. Alan R. Kemp &amp; George E. Shaheen, #3:10CV582</b>	<b>Suit on Guaranty</b>	<b>USDC EDVA 701 East Broad Street Richmond, VA 23219</b>	<b>Judgment for \$1,275,000 plus other sums entered November 19, 2010</b>
<b>BB&amp;T v. Kemp/Lang Associates LLC et al</b>	<b>Foreclosure suit and for deficiency judgment</b>	<b>Circuit Court for Second Judicial Circuit, Franklin County, Florida #10-000208</b>	<b>case is pending</b>

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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**5. Repossessions, foreclosures and returns**

None returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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**6. Assignments and receiverships**

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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### 7. Gifts

None  
 ° List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
St. Anthony's Church Glen Allen, VA	none	every week	weekly donations at service, approx \$1200/year

### 8. Losses

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION OF CIRCUMSTANCES AND, IF DESCRIPTION AND VALUE OF PROPERTY	LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

None  
 °

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
W. R. Baldwin, III 5600 Grove Avenue Richmond, VA 23226	February 21, 2011	\$7799, incld \$299 for filing fee

### 10. Other transfers

None  
 ° a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Gloria Dean Shaheen 786 Cedar Run Trail Charles City, VA 23030 Spouse	November 2009	Annuity purchased July 26, 2007 for \$200,000.00 by Debtor and Debtor's spouse (Gloria Dean Shaheen). Annuity placed in Debtor's name because annuity could not be issued in the name of more than one Designated annuitant. Debtor's spouse was identified as beneficiary. Annuity, then valued at \$161,847, was reissued in wife's name in or about November 2009 for estate planning purposes when Debtor became gravely ill.
Daughters	September 3, 2009	Stacie Townley, Shirley Shaheen and Kimberly Wigg, Debtor's daughters, given 4.5% interest in GDS Associates by debtor on September 3, 2009.

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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#### 11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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#### 12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Steve Worthington 2112 Libbie Avenue Richmond, VA 23226	\$2000 security for lease of this property from George and Gloria as tenants by the schedule B entirety; sec deposit is t by e money.	Suntrust Bank account disclosed in

#### 15. Prior address of debtor

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.** For the purpose of this

question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
George E. Shaheen	8939	786 Cedar Run Rd. Manakin Sabot, VA 23105	Real Estate	1/1/1989 - Present
G&W, LLC	54-2035715	19043 Beaverdam Road Beaverdam, VA 23015	Real Estate	1/1/2001 - 12/31/2009
KLS, LLC	03-0544031	2260 Waters Mill Circle Richmond, VA 23235	Real Estate	6/22/2004 - 12/31/2009
Kemp/Lang & Assoc., LLC	35-2189244	2260 Waters Mill Circle Richmond, VA 23235	Real Estate	5/25/2006 - 12/31/2009
GDS & Assoc., LLC	54-2016432	786 Cedar Run Rd Manakin Sabot, VA 23105	Real Estate	2002 - Present
VKS Partnership	54-1526854	786 Cedar Run Trail Manakin Sabot, VA 23103	Real Estate	8/1988 - Present

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

#### 19. Books, records and financial statements

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

**20. Inventories**

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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**21. Current Partners, Officers, Directors and Shareholders**

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None	NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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**22. Former partners, officers, directors and shareholders**

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23. Withdrawals from a partnership or distributions by a corporation**

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**25. Pension Funds.**

None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing amended statement of financial affairs and any attachments thereto and that they are true and correct.

D a t e **N o v e m b e r 1 8 , 2 0 1 3**

Signature **/s/ George Esaf Shaheen**  
**George Esaf Shaheen**  
Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*